

**STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 Fremont Street, 21st Floor
San Francisco, California 94105**

RH04034851

February 18, 2004

PROPOSED PLAN OF OPERATIONS TEXT¹

CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

Amend Section 27 to read as follows:

Sec. 27. PREMIUM DETERMINATION

[Paragraph A remains unchanged.]

- B. The annual premium per exposure is shown below. A surcharge of ~~25 percent~~ (to be determined following rate hearing) of the base rate is included if the applicant is an unmarried male between the ages of 19 and 24, inclusive, or if an unmarried male between the ages of 19 and 24, inclusive, resides in the household of the applicant and will be a driver of an automobile covered under the Low Cost Auto Insurance Policy.

C. Rates

1. Liability Coverage

CALIFORNIA LOW COST CLASS CODES

Class	Description of Operator	Los Angeles County	City and County of San Francisco
9LA	The applicant is an unmarried male 19 through 24 years of age; or	\$433.75 <u>(to be determined following rate hearing)</u>	\$392.50 <u>(to be determined following rate hearing)</u>
9LB	There is a driver in the household who is an unmarried male 19 through 24 years of age	\$433.75 <u>(to be determined following rate hearing)</u>	\$392.50 <u>(to be determined following rate hearing)</u>
9LC	All Others	\$347.00 <u>(to be determined following rate hearing)</u>	\$314.00 <u>(to be determined following rate hearing)</u>

¹ The proposed changes amend the California Automobile Insurance Low Cost Program Plan of Operations approved by the Commissioner.

Note: Class Code 9LA applies if there is both an applicant and another driver who are unmarried males 19 through 24 years of age in the same household.

2. Uninsured Motorists Bodily Injury Coverage at \$10,000/\$20,000 limits

For new business and renewals

Los Angeles County	\$64.00	<u>(to be determined following rate hearing)</u>
San Francisco City and County	\$39.00	<u>(to be determined following rate hearing)</u>

3. Medical Payments Coverage at \$1,000 limits

For new business and renewals

Los Angeles County	\$26.00	<u>(to be determined following rate hearing)</u>
San Francisco City and County	\$24.00	<u>(to be determined following rate hearing)</u>